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CLERK OF DISTRICT COURT
IDAHO

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO

In re:) Case No. 00-21327
)
JOEY LEE JAMES, and) ORDER CONFIRMING CHAPTER
KIM RICHELE JAMES,) 13 PLAN AND GRANTING
fka Kim Covill,) RELATED MOTIONS
fka Kim James,)
husband and wife,)
Debtors.)

IT HAVING BEEN DETERMINED AFTER NOTICE AND A HEARING THAT:

1. The Chapter 13 Plan and Related Motions comply with the provisions of this chapter and with other applicable provisions of this title;
2. The Chapter 13 Plan and Related Motions have been proposed in good faith and not by any means forbidden by law;
3. The value, as of the effective date of the Chapter 13 Plan and Related Motions, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under 11 USC Chapter 7 on such date;
4. With respect to each allowed secured claim provided for by the plan--
 - a) the holder of such claim has accepted the plan; OR
 - b) the plan provides that (i) the holder of such claim retains the lien

ORDER CONFIRMING CHAPTER 13 PLAN
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securing such claim; and (ii) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the *allowed secured value* of such claim.

5. The Debtor will be able to make all payments under the plan, and to comply with the plan.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

A. The Chapter 13 Plan is confirmed and Related Motions are granted, incorporating the following modifications: **Beginning with the January 2001, trustee payment, the debtor's payments for student loans shall be included in their plan payment, increasing their trustee payment from \$507 to \$727 for the remaining term of the plan. The student loans shall receive \$198 per month with the balance to be treated as a general unsecured debt. Any balance remaining on the student loan at the completion of the plan is non-dischargeable.**

B. The value of collateral securing debts due holders of secured claims is fixed at the *Allowed Secured Values* as stated herein:

Name of Creditor	Description of Collateral*	Allowed Secured Value	Projected Total Payments
FSB	1992 Dodge Van	\$5,156	\$5,989.26

* "MPP," if present, means "miscellaneous personal property"

C: Pursuant to the motion of debtor contained in debtor's plan and 11 USC 522(f)(1)(A), the judicial liens of the following creditors are avoided: None.

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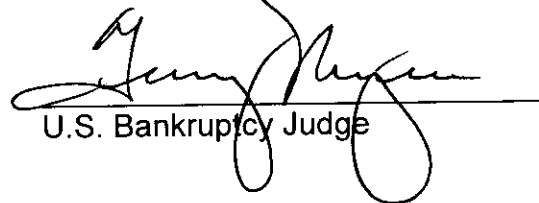
The court finds that the lien sought to be avoided impairs an exemption to which the debtor is entitled as a matter of law.


D. Pursuant to the motion of debtor contained in debtor's plan and 11 USC 522(f)(1)(B), the nonpossessory, nonpurchase money security interests of the following creditors are avoided: None.

The court finds that the lien sought to be avoided is a nonpossessory, nonpurchase money security interest in debtor's household furnishings and goods, and impairs an exemption to which debtor is entitled as a matter of law.

Attorney fees and costs in addition to those paid prepetition and allowed in prior orders are allowed in the sum of \$ 405.

DATED this 29th day of Jan., 2001


U.S. Bankruptcy Judge

Approved: 
Barry Zimmerman, Trustee

Certificate of Mailing

I hereby certify that on the 20th day of Sept, 2001, I mailed a true and correct copy of the foregoing by first class mail, postage prepaid, to the following:

Barry Zimmerman, Trustee
P.O. Box 1315
Coeur d'Alene ID 83816-1315

Jeffrey Howe, Assistant U.S. Trustee
P.O. Box 110
Boise ID 83701

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CAMERON S. BURKE, COURT EXECUTIVE

by:  _____, Deputy